

IDAHO BANCORP

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3301883	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$106	\$100	-5.7%		
Loans	\$74	\$62	-16.5%		
Construction & development	\$3	\$2	-14.6%		
Closed-end 1-4 family residential	\$6	\$5	-15.6%		
Home equity	\$9	\$6	-32.0%		
Credit card	\$0	\$0	-52.9%		
Other consumer	\$0	\$1	471.4%		
Commercial & Industrial	\$10	\$9	-13.1%		
Commercial real estate	\$44	\$37	-16.2%		
Unused commitments	\$20	\$13	-32.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$5	85.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$2	541.5%		
Cash & balances due	\$18	\$22	22.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$102	\$96	-5.9%		
Deposits	\$99	\$96	-3.0%		
Total other borrowings	\$3	\$0	-100.0%		
FHLB advances	\$3	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$3	\$3	0.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	3.1%	3.4%	--		
Tier 1 risk based capital ratio	3.8%	4.4%	--		
Total risk based capital ratio	5.1%	5.7%	--		
Return on equity ¹	-9.0%	16.0%	--		
Return on assets ¹	-0.3%	0.5%	--		
Net interest margin ¹	3.9%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	79.1%	83.1%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	1.3%	-0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	39.4%	27.4%	0.3%	0.4%	--
Home equity	6.1%	8.5%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.0%	--
Commercial & Industrial	7.6%	13.0%	0.0%	0.0%	--
Commercial real estate	5.4%	5.2%	0.6%	0.0%	--
Total loans	8.2%	8.0%	0.4%	0.0%	